

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Hort, Clarence B</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Hort, Ruth V</b>																						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>0216</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>3894</b>																						
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>638 N Rockwell St Chicago, IL</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>638 N Rockwell St Chicago, IL</b>																						
ZIPCODE <b>60612-1124</b>	ZIPCODE <b>60612-1124</b>																						
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business: <b>Cook</b>																						
Mailing Address of Debtor (if different from street address)	Mailing Address of Joint Debtor (if different from street address):																						
ZIPCODE	ZIPCODE																						
Location of Principal Assets of Business Debtor (if different from street address above):																							
ZIPCODE																							
<b>Type of Debtor</b> (Form of Organization) (Check <b>one</b> box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check <b>one</b> box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check <b>one</b> box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check <b>one</b> box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																					
<b>Filing Fee</b> (Check <b>one</b> box)		<b>Chapter 11 Debtors</b>																					
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
<b>Statistical/Administrative Information</b>																							
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			<b>THIS SPACE IS FOR COURT USE ONLY</b>																				
<b>Estimated Number of Creditors</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>Over 100,000</td> </tr> </table>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
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<b>Estimated Assets</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>			<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Hort, Clarence B &amp; Hort, Ruth V</b>
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Nicolette Robovsky</b> <small>Signature of Attorney for Debtor(s)</small>
		<b>11/12/08</b> <small>Date</small>
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> <small>(Check any applicable box.)</small> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> <small>(Check all applicable boxes.)</small> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <small>(Name of landlord or lessor that obtained judgment)</small>  <small>(Address of landlord or lessor)</small> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Hort, Clarence B & Hort, Ruth V****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Clarence B Hort**

Signature of Debtor

**Clarence B Hort****X /s/ Ruth V Hort**

Signature of Joint Debtor

**Ruth V Hort**

Telephone Number (If not represented by attorney)

**November 12, 2008**

Date

**Signature of Attorney\*****X /s/ Nicolette Robovsky**

Signature of Attorney for Debtor(s)

**Nicolette Robovsky 6278336**

Printed Name of Attorney for Debtor(s)

**Gleason & Gleason**

Firm Name

**77 W Washington, Ste 1218**

Address

**Chicago, IL 60602****(312) 578-9530**

Telephone Number

**November 12, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A *bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

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In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

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**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

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Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

X

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Hort, Clarence B & Hort, Ruth V**

Printed Name(s) of Debtor(s)

**X /s/ Clarence B Hort**

Signature of Debtor

**11/12/2008**

Date

Case No. (if known) \_\_\_\_\_

**X /s/ Ruth V Hort**

Signature of Joint Debtor (if any)

**11/12/2008**

Date

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Residence at: 638 N Rockwell St Chicago, IL 60612-1124</b>		<b>J</b>	<b>350,000.00</b>	<b>318,309.00</b>
			<b>TOTAL</b>	<b>350,000.00</b>

(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		<b>Cash on hand</b>	J	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	<b>Checking Account with Chase</b>	J	<b>800.00</b>
		<b>Checking Account with Chase (for daughters)</b>	J	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece</b>	J	<b>3,000.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.		<b>Music, books, and pictures</b>	J	<b>100.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Clothing</b>		<b>250.00</b>
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Term life - through Life Insurance Company of North America - No cash surrender valueLast 3 months</b>	J	<b>0.00</b>
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O T E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Honda CRV	J	17,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			

**IN RE Hort, Clarence B & Hort, Ruth V**

**Debtor(s)**

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X X X			

**0** continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
Residence at: 638 N Rockwell St Chicago, IL 60612-1124	735 ILCS 5 §12-901	30,000.00	350,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
Cash on hand	735 ILCS 5 §12-1001(b)	100.00	100.00
Checking Account with Chase	735 ILCS 5 §12-1001(b)	800.00	800.00
Checking Account with Chase (for daughters)	735 ILCS 5 §12-1001(b)	200.00	200.00
Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	735 ILCS 5 §12-1001(b)	3,000.00	3,000.00
Music, books, and pictures	735 ILCS 5 §12-1001(a)	100.00	100.00
Clothing	735 ILCS 5 §12-1001(a)	250.00	250.00
2008 Honda CRV	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	4,800.00 2,000.00	17,000.00

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

**0** continuation sheets attached

**Subtotal**  
**(Total of this page)**

Total  
(Use only on last page)

(Report also  
Summary of  
Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4146002871pa00001</b>		<b>W STUDENT LOAN NON DISCHARGEABLE</b>				<b>7,000.00</b>
Aes/wachovia PO Box 2461 Harrisburg, PA 17105-2461						
ACCOUNT NO. <b>3499914610428223</b>		<b>J Revolving account opened 7/07</b>				<b>12,887.00</b>
American Express PO Box 981537 El Paso, TX 79998-1537						
ACCOUNT NO. <b>Becket And Lee</b> PO Box 3001 Malvern, PA 19355-0701		<b>Assignee or other notification for: American Express</b>				
ACCOUNT NO. <b>GC Services</b> 6330 Gulfton St Houston, TX 77081-1108		<b>Assignee or other notification for: American Express</b>				
<b>Subtotal (Total of this page)</b>			\$ <b>19,887.00</b>			
<b>Total</b> (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			\$			

3 continuation sheets attached

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>8308</b>  <b>Bank Of America</b> <b>PO Box 26012</b> <b>Greensboro, NC 27420-6012</b>	<b>W</b>	<b>Revolving account opened 7/97</b>			<b>200.00</b>
ACCOUNT NO. <b>517805247658</b>  <b>Capital One</b> <b>PO Box 85520</b> <b>Richmond, VA 23285-5520</b>		<b>Revolving account opened 9/04</b>			<b>5,288.00</b>
ACCOUNT NO.  <b>Tsys Debt Management</b> <b>PO Box 5155</b> <b>Norcross, GA 30091-5155</b>	<b>J</b>	<b>Assignee or other notification for: Capital One</b>			
ACCOUNT NO. <b>426688018024</b>  <b>Chase</b> <b>PO Box 100018</b> <b>Kennesaw, GA 30156-9204</b>		<b>Revolving account opened 7/04</b>			<b>9,843.00</b>
ACCOUNT NO. <b>512257100460</b>  <b>Chase</b> <b>PO Box 100018</b> <b>Kennesaw, GA 30156-9204</b>	<b>J</b>	<b>Revolving account opened 7/01</b>			<b>4,536.00</b>
ACCOUNT NO. <b>554453001003</b>  <b>Chase</b> <b>PO Box 100018</b> <b>Kennesaw, GA 30156-9204</b>		<b>Revolving account opened 5/98</b>			<b>3,828.00</b>
ACCOUNT NO. <b>518445000154</b>  <b>Chase</b> <b>PO Box 100018</b> <b>Kennesaw, GA 30156-9204</b>	<b>J</b>	<b>Revolving account opened 3/00</b>			<b>3,133.00</b>
Sheet no. <b>1</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>26,828.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
ACCOUNT NO. <b>34466389420</b>  <b>Citibank N A</b> <b>PO Box 20507</b> <b>Kansas City, MO 64195-0507</b>	W	<b>Installment account opened 8/06</b>			<b>9,539.00</b>
ACCOUNT NO. <b>3894</b>  <b>Citibank Stu</b> <b>PO Box 20507</b> <b>Kansas City, MO 64195-0507</b>		<b>STUDENT LOAN NON DISCHARGEABLE</b>			<b>9,539.00</b>
ACCOUNT NO. <b>601918039346</b>  <b>Gemb/care Credit</b> <b>PO Box 103106</b> <b>Roswell, GA 30076-9106</b>	J	<b>Revolving account opened 6/07</b>			<b>2,593.00</b>
ACCOUNT NO. <b>447995161470</b>  <b>Gemb/oldnavydc</b> <b>PO Box 981400</b> <b>EI Paso, TX 79998-1400</b>		<b>Revolving account opened 6/07</b>			<b>160.00</b>
ACCOUNT NO. <b>018665543752</b>  <b>Kohls/chase</b> <b>PO Box 3120</b> <b>Milwaukee, WI 53201-3120</b>	W	<b>Revolving account opened 7/95</b>			<b>931.00</b>
ACCOUNT NO. <b>431196706143</b>  <b>National City Card Ser</b> <b>K-A16-2j</b> <b>Kalamazoo, MI 49009</b>		<b>Revolving account opened 12/02</b>			<b>1,320.00</b>
ACCOUNT NO. <b>504994018631</b>  <b>Sears/cbsd</b> <b>PO Box 20363</b> <b>Kansas City, MO 64195-0363</b>	W	<b>Revolving account opened 4/06</b>			<b>82.00</b>
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>24,164.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>5121071842654901</b> <b>Sears/cbsd</b> <b>PO Box 6189</b> <b>Sioux Falls, SD 57117-6189</b>	J	<b>Revolving account opened 1/95</b>			<b>28.00</b>
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
ACCOUNT NO.					
Sheet no. <b>3</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>28.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$ <b>70,907.00</b>	

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
<b>Married</b>	<b>Dependent In Collee</b>	<b>20</b>
	<b>Dependent</b>	<b>13</b>
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Baker</b>	<b>Operator</b>
Name of Employer	<b>C &amp; C Bakery</b>	<b>Illinois Secretary Of State</b>
How long employed	<b>20 years</b>	<b>6 years</b>
Address of Employer	<b>Chicago, IL</b>	<b>17 N State St Chicago, IL 60602-3315</b>

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ <b>2,950.00</b>
2. Estimated monthly overtime	\$ _____	\$ <b>1,814.58</b>

**3. SUBTOTAL**

4. LESS PAYROLL DEDUCTIONS	\$ _____	\$ <b>1,814.58</b>
----------------------------	----------	--------------------

a. Payroll taxes and Social Security	\$ _____	\$ <b>443.34</b>
b. Insurance	\$ _____	\$ <b>166.20</b>
c. Union dues	\$ _____	\$ <b>42.68</b>
d. Other (specify) <b>Mandatory Retirement</b>	\$ _____	\$ <b>59.00</b>

**5. SUBTOTAL OF PAYROLL DEDUCTIONS****6. TOTAL NET MONTHLY TAKE HOME PAY**

\$ <b>0.00</b>	\$ <b>711.22</b>
<b>1,814.58</b>	<b>2,238.78</b>

7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ _____	\$ _____
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
	\$ _____	\$ _____

**14. SUBTOTAL OF LINES 7 THROUGH 13****15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)

\$ _____	\$ _____
<b>1,814.58</b>	<b>2,238.78</b>

**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ <b>4,053.36</b>
--------------------

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$ **1,540.49**

- a. Are real estate taxes included? Yes        No ✓
- b. Is property insurance included? Yes ✓ No

## 2. Utilities:

- a. Electricity and heating fuel \$ **150.00**
- b. Water and sewer \$ **35.00**
- c. Telephone \$ **25.00**
- d. Other Cell Phones \$ **130.00**

3. Home maintenance (repairs and upkeep) \$

4. Food \$ **400.00**

5. Clothing \$ **50.00**

6. Laundry and dry cleaning \$ **10.00**

7. Medical and dental expenses \$ **10.00**

8. Transportation (not including car payments) \$ **200.00**

9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$

10. Charitable contributions \$ **20.00**

11. Insurance (not deducted from wages or included in home mortgage payments)

- a. Homeowner's or renter's \$
- b. Life \$ **25.83**
- c. Health \$
- d. Auto \$ **100.00**
- e. Other \$

12. Taxes (not deducted from wages or included in home mortgage payments)

(Specify) **Real Estate Taxes** \$ **308.33**

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)

- a. Auto \$ **240.00**
- b. Other **Second Mortgage** \$ **1,005.00**

14. Alimony, maintenance, and support paid to others \$

15. Payments for support of additional dependents not living at your home \$

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$

17. Other \$

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **4,249.65**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

**None**

**20. STATEMENT OF MONTHLY NET INCOME**

- a. Average monthly income from Line 15 of Schedule I \$ **4,053.36**
- b. Average monthly expenses from Line 18 above \$ **4,249.65**
- c. Monthly net income (a. minus b.) \$ **-196.29**

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 12, 2008

Signature: /s/ Clarence B Hort  
Clarence B Hort

Debtor

Date: November 12, 2008

Signature: /s/ Ruth V Hort  
Ruth V Hort

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Hort, Clarence B & Hort, Ruth V

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

**None** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>57,000.00</b>	<b>2006 income from employment (joint)</b>
<b>57,252.00</b>	<b>2007 income from employment (joint)</b>
<b>2,950.00</b>	<b>2008 income from employment (monthly) (wife)</b>
<b>1,814.00</b>	<b>2008 income from employment (monthly) (husband)</b>

### 2. Income other than from employment or operation of business

**None** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

**a. Individual or joint debtor(s) with primarily consumer debts:** List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Washington Mutual Mortgage PO Box 1093 Northridge, CA 91328-1093	Last 3 months	4,620.00	219,846.00
Chase Mortgage PO Box 24603 Columbus, OH 43224-0603	Last 3 months	3,015.00	98,463.00
American Express PO Box 297871 Fort Lauderdale, FL 33329-7871	Last 3 months	772.00	12,887.00
Us Bank Na/ Retail Payment Solutions PO Box 5227 Cincinnati, OH 45201-5229	Last 3 months	768.00	11,455.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Holy Rosary Chicago, IL	church	2007 - 2008	Tithes - \$240

#### 8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE  
**Gleason & Gleason**  
**77 W Washington, Ste 1218**  
**Chicago, IL 60602**

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR  
**7/03/2008**

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY  
**351.00**

#### 10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

- None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## **17. Environmental Information**

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is “single asset real estate” as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: November 12, 2008

Signature /s/ Clarence B Hort  
of Debtor

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Clarence B Hort

Date: November 12, 2008

Signature /s/ Ruth V Hort  
of Joint Debtor  
(if any)

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Ruth V Hort

**0** continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

**IN RE:**

**Hort, Clarence B & Hort, Ruth V**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 350,000.00		
B - Personal Property	Yes	3	\$ 21,450.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 329,764.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 70,907.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,053.36
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,249.65
TOTAL		15	\$ 371,450.00	\$ 400,671.00	

**IN RE:**

Case No. \_\_\_\_\_

**Hort, Clarence B & Hort, Ruth V**

Chapter 7 \_\_\_\_\_

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>16,539.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>16,539.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>4,053.36</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>4,249.65</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>4,764.58</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ <b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ <b>0.00</b>
4. Total from Schedule F	\$ <b>70,907.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ <b>70,907.00</b>

IN RE:

Hort, Clarence B

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Clarence B Hort

Date: November 12, 2008

IN RE:

Hort, Ruth V

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ruth V Hort

Date: November 12, 2008

IN RE:

Hort, Clarence B & Hort, Ruth V

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.  
 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.  
 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>Residence at:</b> <b>2008 Honda CRV</b>	<b>Chase</b>				✓
<b>Residence at:</b>	<b>Us Bank</b>				✓
	<b>Washington Mutual Fa</b>				✓
Description of Leased Property	Lessor's Name			Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	

11/12/2008 /s/ Clarence B Hort /s/ Ruth V Hort  
Date Debtor Ruth V Hort Joint Debtor (if applicable)

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**IN RE:**

Hort, Clarence B & Hort, Ruth V

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 19

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: November 12, 2008

*/s/ Clarence B Hort*

Debtor

*/s/ Ruth V Hort*

Joint Debtor

Hort, Clarence B  
638 N Rockwell St  
Chicago, IL 60612-1124

Citibank N A  
PO Box 20507  
Kansas City, MO 64195-0507

Us Bank  
PO Box 5229  
Cincinnati, OH 45201-5229

Hort, Ruth V  
638 N Rockwell St  
Chicago, IL 60612-1124

Citibank Stu  
PO Box 20507  
Kansas City, MO 64195-0507

Washington Mutual Fa  
7255 Baymeadows Way  
Jacksonville, FL 32256-6851

Gleason & Gleason  
77 W Washington, Ste 1218  
Chicago, IL 60602

GC Services  
6330 Gulfton St  
Houston, TX 77081-1108

Aes/wachovia  
PO Box 2461  
Harrisburg, PA 17105-2461

Gemb/care Credit  
PO Box 103106  
Roswell, GA 30076-9106

American Express  
PO Box 981537  
El Paso, TX 79998-1537

Gemb/oldnavydc  
PO Box 981400  
El Paso, TX 79998-1400

Bank Of America  
PO Box 26012  
Greensboro, NC 27420-6012

Kohls/chase  
PO Box 3120  
Milwaukee, WI 53201-3120

Becket And Lee  
PO Box 3001  
Malvern, PA 19355-0701

National City Card Ser  
K-A16-2j  
Kalamazoo, MI 49009

Capital One  
PO Box 85520  
Richmond, VA 23285-5520

Sears/cbsd  
PO Box 20363  
Kansas City, MO 64195-0363

Chase  
PO Box 24603  
Columbus, OH 43224-0603

Sears/cbsd  
PO Box 6189  
Sioux Falls, SD 57117-6189

Chase  
PO Box 100018  
Kennesaw, GA 30156-9204

Tsys Debt Management  
PO Box 5155  
Norcross, GA 30091-5155

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE:

Hort, Clarence B & Hort, Ruth V

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	676.00
Prior to the filing of this statement I have received .....	\$	351.00
Balance Due .....	\$	325.00

2. The source of the compensation paid to me was:  Debtor  Other (specify): \_\_\_\_\_
3. The source of compensation to be paid to me is:  Debtor  Other (specify): \_\_\_\_\_
4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

November 12, 2008

Date

/s/ Nicolette Robovsky

Signature of Attorney

Gleason & Gleason

Name of Law Firm

BALANCE 5900.84		TAX <input type="checkbox"/>	BALANCE 0.00
		DEDUCTIBLE <input type="checkbox"/>	TRANS +/-
		OTHER CHECK	THIS CHECK
		THIS CHECK	THIS CHECK
TOTAL 3318.99			
		FOR D.L.	
		PAY TO C. ADAMS	DATE 7/25/08
		2731	

BALANCE 4779.02		TAX <input type="checkbox"/>	BALANCE 0.00
		DEDUCTIBLE <input type="checkbox"/>	TRANS +/-
		OTHER CASH	THIS CASH
		THIS CASH	THIS CASH
TOTAL 5195.77			
		FOR D.L.	
		PAY TO C. ADAMS	DATE 7/21/08
		2737	

BALANCE 3888.80		TAX <input type="checkbox"/>	BALANCE 0.00
		DEDUCTIBLE <input type="checkbox"/>	TRANS +/-
		OTHER CASH	THIS CASH
		THIS CASH	THIS CASH
TOTAL 4777.03			
		FOR D.L.	
		PAY TO C. ADAMS	DATE 8/8/08
		2743	

Filed 11/12/08 Entered 11/12/08 06:46:43  
 Document Page 35 of 48

DATE	7/11/08	BALANCE BROUGHT FORWARD
PAY TO	C. HAST	
	500.00	
FOR	Roy	DEPOSITS
TOTAL	3094.11	
THIS CHECK	413.85	
FROM # 2712	324.67	
TAX DEDUCTIBLE <input type="checkbox"/>	BALANCE	2350.69
(XPP-1) BLUE		

2716

DATE	7/11/08	BALANCE BROUGHT FORWARD
PAY TO	C. HAST	
		DEPOSITS
FOR	Ira S. Poem	
TOTAL	2466.56	
THIS CHECK	130.00	
OTHER TRANS +/-		
TAX DEDUCTIBLE <input type="checkbox"/>	BALANCE	3336.56
(XPP-1) BLUE		

2715

DATE	7/11/08	BALANCE BROUGHT FORWARD
PAY TO	C. HAST	
	500.00	
FOR	Roy	DEPOSITS
TOTAL	2885.31	
THIS CHECK	418.25	
OTHER TRANS +/-		
TAX DEDUCTIBLE <input type="checkbox"/>	BALANCE	3466.86
(XPP-1) BLUE		

2714		BALANCE BROUGHT FORWARD
DATE	7/3/08	
PAY TO	C. Hunt	
		500.00
FOR	Pay	
TOTAL	3304.06	
THIS CHECK	418.21	
OTHER TRANS +/-		
TAX DEDUCTIBLE <input type="checkbox"/>	BALANCE 2885.31	
XPP-11-BLUE		

THIS IS NOT A DEPOSIT RECEIPT  
DANIEL W. HYNES  
SALARIES STATEMENT  
03 723  
03 723  
06/15/08  
FOR PAY PERIOD ENDING  
SCHEDULED PAY DATE 06/26/08  
WARRANT - TRACE NO.  
SA1174395-0003274  
YEAR TO DATE EARNINGS AND TAXES  
GROSS EARNINGS 18144.50  
FEDERAL TAX 936.90  
STATE TAX 1315.37  
FLC.A.  
HOT RUTH V  
4983  
CHICAGO IL 60612  
NON-TAX INCOME 1313.89  
OTHER COMP. .00  
YEAR TO DATE GROSS EARNINGS PLUS OTHER COMPENSATION  
LESS NON-TAXABLE INCOME EQUAL TAXABLE GROSS.  
EARND INC. CRED. .00  
CURRENTPERIOD EARNINGS AND DEDUCTIONS  
SOCIAL SECURITY NO. BASE PAY OVERTIME PAY LUMP SUM ADDITIONAL GROSS GROSS EARNINGS  
\*\*\*\*\*-3894 1475.00 .00 .00 .00 1475.00  
DEDUCTIONS:  
FEDERAL TAX 78.90 STATE TAX 35.99 FICA 106.78 UNION DUES 21.34 RETIREMENT 29.50 OPT MLY INS 79.25 OTHER INS 3.85  
NOTE: \*GROSS PAY INCREASED BY THIS AMOUNT  
TOTAL DEDUCTIONS 355.61 EARND INC. CRED. .00 NET PAY 1119.39

NOTE: \*GROSS PAY INCREASED BY THIS AMOUNT  
TOTAL DEDUCTIONS 355.61  
NET PAY 1119.39  
EARNED INC. CRED. .00  
TOTAL DEDUCTIONS 355.61  
UNION DUES 3.85  
FICA 106.78  
STATE TAX 35.99  
O/P HLT/H INS 79.25  
RETIREMENT 29.50  
FEDERAL TAX 78.90  
DEDUCTIONS:  
\*\*\*\*\*-3894 BASE PAY 1475.00 OVERTIME PAY .00 LUMP SUM .00 ADDITIONAL GROSS 1475.00  
SOCIAL SECURITY NO. CURRENT PERIOD EARNINGS AND DEDUCTIONS  
YEAR TO DATE GROSS EARNINGS PLUS OTHER COMPENSATION  
LESS NON-TAXABLE INCOME EQUAL TAXABLE GROSS.  
638 NORTH ROCKWELL CHICAGO IL 60612  
NON-TAX INCOME 1205.14  
EARNED INC. CRED. .00  
403.94 STATE TAX  
1208.59 FICA  
858.00 FEDERAL TAX  
16669.50 GROSS EARNINGS  
SA1138855-0003366 WARANT - TRACE NO.  
THIS IS NOT A DEPOSIT RECEIPT  
SALARIES EARNINGS STATEMENT FOR PAY PERIOD ENDING 05/31/08 SCHEDULED PAY DATE 06/11/08 03 723 4983  
COMPROLLER - STATE OF ILLINOIS DANIEL W. HYNES

THIS IS NOT A DEPOSIT RECEIPT

DANIEL W. HYNES  
COMPTROLLER - STATE OF ILLINOIS  
SALARIES STATEMENT 03 723  
FOR PAY PERIOD ENDING 05/15/08  
SCHEDULED PAY DATE 05/23/08  
WARRANT - TRACE NO. SA1106215-0002918  
YEAR TO DATE EARNINGS AND TAXES  
GROSS EARNINGS 15194.50  
FEDERAL TAX 779.10  
STATE TAX 1101.81  
FLC.A.  
HOT RUTH V  
4983  
638 NORTH ROCKWELL  
CHICAGO IL 60612  
NON-TAX INCOME 1096.39  
EARND INC. CRED. .00  
YEAR TO DATE GROSS EARNINGS PLUS OTHER COMPENSATION  
LESS NON-TAXABLE INCOME EQUAL TAXABLE GROSS.  
CURRENT PERIOD EARNINGS AND DEDUCTIONS  
SOCIAL SECURITY NO. BASE PAY OVERTIME PAY LUMP SUM ADDITIONAL GROSS GROSS EARNINGS  
\*\*\*\*-\*\*-3894 1475.00 .00 .00 .00 1475.00  
DEDUCTIONS:  
UNION DUES 21.34  
RETIREMENT 29.50  
FEDERAL TAX 78.90  
STATE TAX 35.99  
DP HLT INS 79.25  
OTHER INS 106.78  
FICA 3.85  
NET PAY 1119.39  
NOTE: \*GROSS PAY INCREASED BY THIS AMOUNT  
TOTAL DEDUCTIONS 355.61  
EARND INC. CRED. .00



BALANCE		TAX DEDUCTIBLE <input type="checkbox"/>
TRANS +/-		ITEM #
OTHER		
THIS	CHECK	
TOTAL		
		FOR
		P-A-1
		5/1/68
		C. LEE
		PAY TO
		5/1/68
		DATE
		2655
AMERICAN NATIONAL BANK AND TRUST COMPANY		

3772 84		TAX DEDUCTIBLE <input type="checkbox"/>	EXPIRATION DATE
		BALANCE	
		TRANS + -	
		OTHER	
4/18/85		THIS CHECK	
3/19/85		TOTAL	3833.60
4/18/85		FOR	E. H. H. 4-7
4/18/85		PAY TO	C. H. H. 4-7
4/18/85		DATE	2650
		AMOUNT	500.00

Form 1040 U.S. Individual Income Tax Return		For the year Jan 1 - Dec 31, 2007, or other tax year beginning , 2007, ending , 2007, and ending , 2008	
Label		(See instructions)	
IRS label		Other wise, or yes.	
Use the		Chicago address (number and street), if you have a P.O. box, see instructions.	
City, town or post office, if you have a foreign address, see instructions.		Apartment no.	
Checkmark a box below if you are filing jointly, want \$3 to go to this fund? (see instructions)		IL 60612	
Single		Head of household (with qualifying person). (See instructions)	
Check only		Married filing jointly (even if only had income) Enter spouse's SSN above & full name here.	
2 X		4 Head of household (with qualifying person). (See instructions)	
Dependents:		5 Qualifying widow (with dependent child) (see instructions)	
b <input checked="" type="checkbox"/> Spouse		6a You're self, if someone can claim you as a dependent, do not check box 6a. Boxes checked on line 6b are dependents.	
c Dependents:		7 No. of children	
d Total number of dependents claimed		8a Taxable imprecise. Attach Schedule B if required.	
7 Wages, salaries, tips, etc., attach Form(s) W-2		9a Ordinary dividends. Attach Schedule B if required.	
8b Taxable imprecise. Attach Schedule B if required.		9b Qualified dividends. Do not include on line 8a.	
9c Qualified plan distributions. (see instructions)		10 Taxable refunds, credits, or offsets of taxes. (see instructions)	
11 Alimony received.		12 Business income or (loss). Attach Schedule C or C-EZ	
13 Capital gain or (loss). Attach Schedule D if needed, if not read, do here.		14 Other gains or (losses). Attach Form 4797	
15a IRA distributions		15b Retirement annuities	
16a Partnerships, S corporations, trusts, etc. Attach Schedule E		17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule F	
18 Farm income or (loss). Attach Schedule E		19 Unemployment compensation	
20a Social security benefits		21 Other income	
22 Add the amounts in the last right column for lines 7 through 21. This is your total income ▲		23 Educator expenses (see instructions)	
24 Charitable contributions (see instructions)		25 Moving expenses. Attach Form 8899	
26 Health savings accounts deduction. See instructions		27 One-half of self-employed SE tax. Attach Schedule SE	
28 Self-employed SEPE, SIMPLE, and qualified plans		29 Self-employed health insurance deduction (see instructions)	
30 Penalty on early withdrawal of savings		31 a Lifetime paid b Recipients SSN	
32 IRA deduction (see instructions)		33 Student loan interest deduction (see instructions)	
34 Tuition and fees deduction. Attach Form 8917.		35 Domestic production activities deduction. Attach Form 8903	
36 Add lines 23 - 31a and 32 - 35		37 Subtract line 36 from line 22. This is your adjusted gross income	

Name _____		Address _____		City _____ State _____ Zip Code _____	
Form 1040 (2007) California & Ruth V. Host Page 2					
<p><b>Part I</b></p> <p><b>Income</b></p> <p>38 Amount from line 37 (adjusted gross income) <b>328-54-0216</b></p> <p>39a Check if you were born before January 2, 1943. <b>39a</b> Spouse was born before January 2, 1943.</p> <p>b If your spouse itemizes a separate return or you were a dual-status alien, see instructions <b>39b</b></p> <p>40 Itemized deductions from Schedule A (for your standard deduction) (see left margin) <b>40</b></p> <p>41 Subtract line 40 from line 38. <b>30,344.</b></p> <p>42 If line 38 is \$11,700 or less, multiply \$3,400 by the total number of exemptions claimed on line 4. If line 38 is more than \$11,700, subtract \$1,770 from line 41. <b>16,744.</b></p> <p>43 Taxable income (see instructions). If line 42 is more than line 41, enter -0-. <b>43</b></p> <p>44 Tax (see instructions). Check if any tax is from: a <b>44</b> Form(s) 8841 b <b>44</b> Form 4972 c <b>44</b> Form(s) 8849</p> <p>45 Add lines 44 and 45. <b>1,726.</b></p> <p>46 Credit for child and dependent care expenses. Attach Form 2441. <b>46</b></p> <p>47 Education credits. Attach Schedule R. <b>47</b></p> <p>48 Credit for the elderly or the disabled. Attach Form 2441. <b>48</b></p> <p>49 Education credits. Attach Form 8863. <b>49</b></p> <p>50 Residential energy credits. Attach Form 5695. <b>50</b></p> <p>51 Child tax credit (see instructions). Attach Form 1116 if required. <b>51</b></p> <p>52 Research and development credits. Attach Form 8880. <b>52</b></p> <p>53 Retirement savings contributions. Attach Form 8880. <b>53</b></p> <p>54 Credits from a <b>54</b> Form 8896 b <b>54</b> Form 8899 c <b>54</b> Form 889</p> <p>55 Other credits: a <b>55</b> Form 8890 b <b>55</b> Form 8891 c <b>55</b> Form 8892</p> <p>56 Add lines 47 through 55. These are your total credits. <b>56</b></p> <p>57 Subtract line 56 from line 46. If line 56 is more than line 46, enter 0. <b>1,726.</b></p> <p>58 Self-employed medical and Medicare tax form. <b>58</b></p> <p>59 Unreported self-employed medical and Medicare tax form. <b>59</b></p> <p>60 Additional tax on IRS, other qualified retirement plans, etc. Attach Form 5329 if required. <b>60</b></p> <p>61 Household employment taxes. Attach Schedule H. <b>61</b></p> <p>62 Admitted employee benefit plan payments. Attach Schedule H. <b>62</b></p> <p>63 Add lines 57-62. This is your total tax. <b>63</b></p> <p>64 Federal income tax withheld from Forms W-2 and 1099. <b>64</b></p> <p>65 2007 estimated income taxes and amount paid from 2006 return. <b>65</b></p> <p>66a Estimated income credit (EIC). <b>66a</b></p> <p>67 Excess social security and tier 1 RTR tax withheld (see instructions). <b>67</b></p> <p>68 Additional child tax credit. Attach Form 8812. <b>68</b></p> <p>69 Amount paid with requests for extension to file (see instructions). <b>69</b></p> <p>70 Payments from a <b>70</b> Form 439 b <b>70</b> Form 436 c <b>70</b> Form 8885</p> <p>71 Retireeable credit for prior year minimum from Form 8801, line 27. <b>71</b></p> <p>72 Add lines 64-69 total payments. <b>72</b></p> <p>73 If line 72 is more than line 76 subtract line 72 from line 76. This is the amount you overpaid. <b>73</b></p> <p>74a Amount of line 73 you want refunded to you. If Form 8888 is attached, check here. <b>74a</b></p> <p>75 Amount of line 73 you want applied to your 2008 estimated tax. <b>75</b></p> <p>76 Amount of line 72 from line 76 subtract line 75. <b>76</b></p> <p>77 Estimate tax penalty (see instructions). <b>77</b></p> <p>78 Do you want to allow another person to discuss this return with the IRS (see instructions)? <b>X</b> No</p> <p>79 Designee's name _____</p> <p>80 Designee's address _____</p> <p>81 Designee's phone number _____</p> <p>82 Designee's Social Security number _____</p> <p>83 Designee's occupation _____</p> <p>84 Designee's date of birth _____</p> <p>85 Designee's signature. If a joint return, both must sign. <b>85</b></p> <p>86 Preparer's SSN or PTIN _____</p> <p>87 Preparer's name _____</p> <p>88 Preparer's address _____</p> <p>89 Preparer's telephone number _____</p> <p>90 Preparer's signature _____</p> <p>91 Date _____</p> <p>92 Date _____</p> <p>93 Date _____</p> <p>94 Date _____</p> <p>95 Date _____</p> <p>96 Date _____</p> <p>97 Date _____</p> <p>98 Date _____</p> <p>99 Date _____</p> <p>100 Date _____</p> <p>101 Date _____</p> <p>102 Date _____</p> <p>103 Date _____</p> <p>104 Date _____</p> <p>105 Date _____</p> <p>106 Date _____</p> <p>107 Date _____</p> <p>108 Date _____</p> <p>109 Date _____</p> <p>110 Date _____</p> <p>111 Date _____</p> <p>112 Date _____</p> <p>113 Date _____</p> <p>114 Date _____</p> <p>115 Date _____</p> <p>116 Date _____</p> <p>117 Date _____</p> <p>118 Date _____</p> <p>119 Date _____</p> <p>120 Date _____</p> <p>121 Date _____</p> <p>122 Date _____</p> <p>123 Date _____</p> <p>124 Date _____</p> <p>125 Date _____</p> <p>126 Date _____</p> <p>127 Date _____</p> <p>128 Date _____</p> <p>129 Date _____</p> <p>130 Date _____</p> <p>131 Date _____</p> <p>132 Date _____</p> <p>133 Date _____</p> <p>134 Date _____</p> <p>135 Date _____</p> <p>136 Date _____</p> <p>137 Date _____</p> <p>138 Date _____</p> <p>139 Date _____</p> <p>140 Date _____</p> <p>141 Date _____</p> <p>142 Date _____</p> <p>143 Date _____</p> <p>144 Date _____</p> <p>145 Date _____</p> <p>146 Date _____</p> <p>147 Date _____</p> <p>148 Date _____</p> <p>149 Date _____</p> <p>150 Date _____</p> <p>151 Date _____</p> <p>152 Date _____</p> <p>153 Date _____</p> <p>154 Date _____</p> <p>155 Date _____</p> <p>156 Date _____</p> <p>157 Date _____</p> <p>158 Date _____</p> <p>159 Date _____</p> <p>160 Date _____</p> <p>161 Date _____</p> <p>162 Date _____</p> <p>163 Date _____</p> <p>164 Date _____</p> <p>165 Date _____</p> <p>166 Date _____</p> <p>167 Date _____</p> <p>168 Date _____</p> <p>169 Date _____</p> <p>170 Date _____</p> <p>171 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SCHEDULE A		OMB No. 1550-0074
Form 1040		Attachment No. 07
Department of the Treasury Internal Revenue Service		Name(s) shown on Form 1040 See instructions for Schedule A (Form 1040).
Medical and dental expenses (see instructions)		Medical Deductions Detail Category. Do not include expenses reimbursed or paid by others.
328-54-0216		328-54-0216
Charitable contributions & Rutherford V. Holt		Your social security number
5 State and local (check only one box): a <input checked="" type="checkbox"/> Income taxes, or b <input type="checkbox"/> General sales taxes.		Taxes You Paid 5 State and local (check only one box): a <input checked="" type="checkbox"/> Income taxes, or b <input type="checkbox"/> General sales taxes. 6 Real estate taxes (see instructions). 7 Personal property taxes (see instructions). 8 Other taxes. List type and amount.  9 Add lines 5 through 8.
10 Home mortgage interest and points reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show the person's name, generally using number, and address.		10 21,047.  11 Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show the person's name, generally using number, and address.
12 Points not reported to you on Form 1098. See instructions for paid rules.		11 12 13 14 15 Add lines 10 through 14.
16 Gifts by cash or check. If you made any gift of \$250 or more, see instructions.		16 125.  17 Other than by check or check if any gift of \$250 or more, see instructions. You must attach Form 823 if over \$500.
18 Carryover from prior year. 19 Add lines 16 through 18.		17 18 19 20 Casualty or theft losses. 21 Unreimbursed employee expenses — job travel, union dues, job education, etc. Attach Form 2106-EZ if required. (See instructions.)
22 Tax preparation fees. 23 Other expenses — investment, safe deposit box, etc. List (See instructions.)		21 22 23 24 Add lines 21 through 23.
25 Enter amount from Form 1040 line 38. 26 Multiply line 25 by 2% (.02). 27 Subtract line 26 from line 24. If line 26 is more than line 24, enter 0.		25 56,706. 26 60. 27 1,134. 28 Other — from list in the instructions. List type and amount. 29 Is Form 1040, line 38, over \$156,400 (over \$78,200 if married filing separately)?
30 If you elect to itemize deductions even though they are less than your standard deduction, check here. Yes, your deduction may be limited. Also, enter this amount on Form 1040, line 40.		30 29 26,362.

\* Joint debtors must provide information for both spouses.  
Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

Signature of Joint Debtor  
*Daryl A. Hotz*  
Date  
July 25, 2008

Signature of Debtor  
*Clarence Hotz*  
Date  
July 25, 2008

I declare under penalty of perjury that the foregoing is true and correct.

Joint Debtor does not have a Social Security Number or an Individual Taxpayer-Identification Number (ITIN).

Joint Debtor does not have a Social Security Number but has an Individual Taxpayer-Identification Number (ITIN).

Joint Debtor has a Social Security Number and it is: 3 4 4 - 6 6 - 3 8 9 4  
(If more than one, state all)

Check the appropriate box and, if applicable, provide the required information  
2. Name of Joint Debtor (enter Last, First, Middle): Hotz Ruth V

Debtor does not have a Social Security Number or an Individual Taxpayer-Identification Number (ITIN).

(If more than one, state all)

Debtor does not have a Social Security Number but has an Individual Taxpayer-Identification Number (ITIN), and it is:  
(If more than one, state all)

Debtor has a Social Security Number and it is: 3 2 8 - 5 4 - 0 2 1 6  
(If more than one, state all)

Check the appropriate box and, if applicable, provide the required information

1. Name of Debtor (enter Last, First, Middle): Hotz Clarence B  
(or other Individual Taxpayer-Identification Number(s) (ITIN(s)))

AGS-2008-EZ-Filing Inc. [1-800-998-2424] - Forms Software Only

### STATEMENT OF SOCIAL SECURITY NUMBER(S)

Payer-Identification (ITIN) No(s). (if any): 0216 3894

Last four digits of Social Security or Individual Tax-

Employer's Tax Identification (EIN) No(s). (if any):

Chicago, IL 60612-1124

Address: 638 N Rockwell St

Chapter 7

Case No.

[Set forth here all names including married, maiden, and trade names used by debtor within last 8 years.]  
In re: Hotz, Clarence B & Hotz, Ruth V

United States Bankruptcy Court  
Northern District of Illinois

B21 (Official Form 21) (12/07)

Certificate Number: 00437-II.N-CC-004447102

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 15, 2008, at 5:20 o'clock PM MDT,

Ruth V Hort received from

Black Hills Children's Ranch, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: July 15, 2008 By /s/Jennifer Walz

Name Jennifer Walz

Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00437-ILN-CC-004447103**CERTIFICATE OF COUNSELING**

I CERTIFY that on July 15, 2008, at 5:20 o'clock PM MDT

Clarence B Hort received from

Black Hills Children's Ranch, Inc.

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: July 15, 2008

By /s/Jennifer Walz

Name Jennifer Walz

Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Hort, Clarence B & Hort, Ruth V

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**DECLARATION REGARDING ELECTRONIC FILING**

Signed by Debtor(s) or Corporate Representative  
**To Be Used When Filing over the Internet**

PART I - DECLARATION OF PETITIONER

Date: July 25, 2008

A. To be completed in all cases.

I(We) Clarence B Hort and Ruth V Hort, the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our) attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.

B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.

I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.

C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.

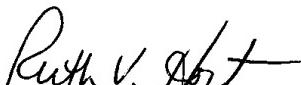
I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.

Signature:



(Debtor or Corporate Officer, Partner or Member)

Signature:



(Joint Debtor)